



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name TRUIST FINANCIAL CORPORATION

City/State CHARLOTTE, NC

Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 509,228,000

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TRUIST FINANCIAL CORPORATION
214 N. TRYON STREET
CHARLOTTE, NC 28202

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	496,971,250	247,334,500	223,255,750	221,378,774	
Net income (\$000)	4,482,000	3,224,000	3,237,000	2,394,000	
Number of BHCs in peer group	128	125	118	108	

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Net interest income (tax equivalent)	2.81	2.77	45	3	3.01	44	3.04	3.08	39	3.02	2.92	49			
+ Non-interest income	1.70	1.21	79	2.16	1.32	84	2.18	1.31	85	2.16	1.35	84			
- Overhead expense	3	2.57	75	3.20	2.69	77	3.09	2.71	77	3.36	2.72	82			
- Provision for credit losses	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83	0.24	0.16	83			
+ Securities gains (losses)	0.08	0.02	89	-0.05	0.01	0	0	0	75	0	0.01	26			
+ Other tax equivalent adjustments	0	0	48	0.04	0	93	0.04	0	97	0.03	0	92			
= Pretax net operating income (tax equivalent)	1.13	1.04	55	1.71	1.56	62	1.90	1.57	79	1.61	1.43	67			
Net operating income	0.90	0.81	58	1.30	1.19	61	1.45	1.24	75	1.08	0.89	68			
Net income	0.90	0.82	58	1.30	1.19	61	1.45	1.24	75	1.08	0.90	67			
Net income (Subchapter S adjusted)				1.18			1.17			1.42		0.99			
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.58	3.55	50	4.38	4.41	50	4.19	4.24	49	3.88	3.80	55			
Interest expense	0.39	0.52	36	0.97	1.08	42	0.73	0.86	42	0.43	0.60	33			
Net interest income (tax equivalent)	3.19	3.01	55	3.42	3.33	48	3.46	3.38	46	3.45	3.19	60			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.36	0.27	70	0.39	0.21	84	0.36	0.22	83	0.37	0.24	80			
Earnings coverage of net loan and lease losses (X)	6.97	22.91	31	7.32	24.40	30	8.88	21.75	31	7.20	19.67	25			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.95	1.58	75	0.52	0.83	23	1.05	0.90	72	1.04	0.98	57			
Allowance for loan and lease losses / Total loans and leases	1.91	1.55	76	0.50	0.81	22	1.04	0.89	73	1.03	0.96	57			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.46	0.71	32	0.21	0.57	12	0.38	0.61	29	0.43	0.72	24			
30-89 days past due loans and leases / Total loans and leases	0.73	0.39	83	0.73	0.43	82	0.70	0.44	84	0.73	0.47	85			
Liquidity and Funding															
Net noncore funding dependence	7.84	3.20	68	13.45	14.45	51	14.86	16.62	52	13.50	17.03	41			
Net short-term noncore funding dependence	1.09	-4.76	71	5.23	3.38	50	6.02	4.66	44	3.59	4.83	36			
Net loans and leases / Total assets	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41	64.66	62.73	41			
Capitalization															
Tier 1 leverage ratio	9.59	9.13	72	14.73	9.76	96	9.94	9.71	60	9.85	9.53	61			
Holding company equity capital / Total assets	13.90	11.16	84	14.03	12.43	69	13.35	12.22	69	13.38	11.94	72			
Total equity capital (including minority interest) / Total assets	13.93	11.29	84	14.07	12.57	70	13.37	12.27	69	13.40	12.01	72			
Common equity tier 1 capital / Total risk-weighted assets	9.99	12.38	13	9.48	12.17	8	10.15	12.12	19	10.19	12.19	19			
Net loans and leases / Equity capital (X)	4.24	5.58	21	4.62	5.21	35	4.93	5.29	42	4.83	5.27	40			
Cash dividends / Net income	60.80	42.30	76	46.68	33.12	75	42.57	27.31	79	49.25	31.29	79			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	7.64	16.68	22	109.61	9.26	97	1.83	7	26	1.08	8.28	20			
Equity capital	6.66	6.99	55	120.38	10.49	98	1.60	7.89	29	-0.78	10.18	12			
Net loans and leases	-2.19	9.07	13	106.59	9.10	97	3.58	7.89	33	-0.17	9.38	16			
Noncore funding	-28.54	-12.18	31	116.21	6.59	98	12.15	10.67	60	14.67	5.59	72			
Parent Company Ratios															
Short-term debt / Equity capital	7.06	0.77	91	3.54	1.02	80	5.46	1.14	87	3.40	1.07	85			
Long-term debt / Equity capital	19.62	13.56	77	23.60	13.04	75	40.06	13.37	84	37.25	12.69	86			
Equity investment in subsidiaries / Equity capital	98.62	102.81	24	102.27	103.22	48	97.97	103.10	19	98.39	102.10	26			
Cash from ops + noncash items + op expense / Op expense + dividends	72.46	147.24	11	95.24	190.27	13	173.74	174.91	54	145.67	148.20	57			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	13,226,000	7,897,000	6,821,000	6,155,000		67.48	149.78
Income from lease financing receivables.....	259,000	85,000	73,000	75,000		204.71	398.68
Fully taxable income on loans and leases.....	13,130,000	7,813,000	6,745,000	6,006,000		68.05	153.82
Tax-exempt income on loans and leases.....	355,000	169,000	149,000	224,000		110.06	104.02
Estimated tax benefit on income on loans and leases.....	121,243	88,656	81,273	132,401		36.76	17.55
Income on loans and leases (tax equivalent).....	13,606,243	8,070,656	6,975,273	6,362,401		68.59	149.65
Investment interest income (tax equivalent).....	1,762,757	1,350,344	1,194,727	1,118,599		30.54	79.03
Interest on balances due from depository institutions.....	81,000	27,000	10,000	10,000		200.00	4096.89
Interest income on other earning assets.....	223,000	57,000	36,000	42,000		291.23	515.43
Total interest income (tax equivalent).....	15,673,000	9,505,000	8,216,000	7,533,000		64.89	142.13
Interest on time deposits of \$250K or more	73,000	117,000	50,000	23,000		-37.61	
Interest on time deposits < \$250K.....	232,000	160,000	82,000	49,000		45.00	
Interest on foreign office deposits	0	6,000	9,000	12,000		-100.00	-100.00
Interest on other deposits	480,000	818,000	503,000	260,000		-41.32	285.18
Interest on other borrowings and trading liabilities.....	813,000	869,000	706,000	424,000		-6.44	95.67
Interest on subordinated debt and mandatory convertible securities	124,000	126,000	88,000	71,000		-1.59	42.77
Total interest expense.....	1,722,000	2,096,000	1,438,000	839,000		-17.84	134.26
Net interest income (tax equivalent).....	13,951,000	7,409,000	6,778,000	6,694,000		88.30	143.14
Non-interest income.....	8,440,000	5,337,000	4,864,000	4,777,000		58.14	111.04
Adjusted operating income (tax equivalent)	22,391,000	12,746,000	11,642,000	11,471,000		75.67	129.95
Overhead expense.....	14,909,000	7,917,000	6,896,000	7,447,000		88.32	138.59
Provision for credit losses.....	2,325,000	625,000	592,000	538,000			451.48
Securities gains (losses)	402,000	-116,000	3,000	-1,000			
Other tax equivalent adjustments	0	111,000	88,000	74,000		-100.00	-100.00
Pretax net operating income (tax equivalent).....	5,598,000	4,226,000	4,244,000	3,559,000		32.47	81.16
Applicable income taxes	981,000	782,000	803,000	911,000		25.45	23.58
Tax equivalent adjustments	125,000	207,000	184,000	233,000		-39.61	-27.66
Applicable income taxes (tax equivalent).....	1,106,000	989,000	987,000	1,144,000		11.83	14.42
Minority interest	10,000	13,000	20,000	21,000		-23.08	-74.62
Net income before discontinued operations, net of minority interest	4,482,000	3,224,000	3,237,000	2,394,000		39.02	115.06
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	4,482,000	3,224,000	3,237,000	2,394,000		39.02	115.06
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	4,492,000	3,237,000	3,257,000	2,415,000		38.77	111.54
Investment securities income (tax equivalent).....	1,762,757	1,350,344	1,194,727	1,118,599		30.54	79.03
US Treasury and agency securities (excluding mortgage-backed securities)	83,000	103,000	121,000	121,000		-19.42	-45.48
Mortgage-backed securities	1,640,000	1,199,000	1,011,000	918,000		36.78	131.65
All other securities	39,757	48,344	62,727	79,599		-17.76	-68.04
Cash dividends declared.....	2,725,000	1,505,000	1,378,000	1,179,000		81.06	190.73
Common	2,424,000	1,309,000	1,204,000	1,005,000		85.18	207.00
Preferred.....	301,000	196,000	174,000	174,000		53.57	103.76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Interest income (tax equivalent).....	3.15	3.27	38	3.84	4	35	3.68	3.87	32	3.40	3.47	44			
Less: Interest expense.....	0.35	0.48	34	0.85	0.98	39	0.64	0.79	37	0.38	0.55	31			
Equals: Net interest income (tax equivalent).....	2.81	2.77	45	3	3.01	44	3.04	3.08	39	3.02	2.92	49			
Plus: Non-interest income.....	1.70	1.21	79	2.16	1.32	84	2.18	1.31	85	2.16	1.35	84			
Equals: adjusted operating income (tax equivalent).....	4.51	4.04	75	5.15	4.41	81	5.21	4.46	87	5.18	4.33	88			
Less: Overhead expense.....	3	2.57	75	3.20	2.69	77	3.09	2.71	77	3.36	2.72	82			
Less: Provision for credit losses.....	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83	0.24	0.16	83			
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities.....	0.08	0.02	89	-0.05	0.01	0	0	0	76	0	0.01	26			
Plus: other tax equivalent adjustments.....	0	0	48	0.04	0	93	0.04	0	97	0.03	0	92			
Equals: Pretax net operating income (tax equivalent).....	1.13	1.04	55	1.71	1.56	62	1.90	1.57	79	1.61	1.43	67			
Less: Applicable income taxes (tax equivalent).....	0.22	0.23	47	0.40	0.36	60	0.44	0.33	83	0.52	0.55	44			
Less: Minority interest.....	0	0	86	0.01	0	82	0.01	0	89	0.01	0	89			
Equals: Net operating income.....	0.90	0.81	58	1.30	1.19	61	1.45	1.24	75	1.08	0.89	68			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income.....	0.90	0.82	58	1.30	1.19	61	1.45	1.24	75	1.08	0.90	67			
Memo: Net income (last four quarters).....	0.90	0.82	58	1.30	1.19	60	1.45	1.24	75	1.08	0.91	67			
Net income-BHC and noncontrolling (minority) interest.....	0.90	0.83	58	1.31	1.20	61	1.46	1.25	78	1.09	0.91	67			
Margin Analysis	87.98	92.32	8	87.67	91.05	16	87.75	91.48	14	87.59	91.61	11			
Average earning assets / Average assets.....	61.24	64.06	37	69.66	65.57	72	59.66	65.56	26	59.49	65.75	28			
Average interest-bearing funds / Average assets.....	3.58	3.55	50	4.38	4.41	50	4.19	4.24	49	3.88	3.80	55			
Interest income (tax equivalent) / Average earning assets.....	0.39	0.52	36	0.97	1.08	42	0.73	0.86	42	0.43	0.60	33			
Interest expense / Average earning assets.....	3.19	3.01	55	3.42	3.33	48	3.46	3.38	46	3.45	3.19	60			
Net interest income (tax equivalent) / Average earning assets.....															
Margin Analysis	4.33	4.27	57	5	5.09	49	4.76	4.95	46	4.42	4.52	52			
Average earning assets / Average assets.....	0.32	0.27	67	0.74	2.04	6	1.37	1.64	27	0.93	1.05	32			
Average interest-bearing funds / Average assets.....	0.28	0.68	34	1.56	2.44	19	1.83	2.17	31	0.57	1.41	12			
Interest income (tax equivalent) / Average earning assets.....	2.14	0.60	85	0.96	0.99	60	1.14	1.11	54	1.83	1.11	67			
Interest expense / Average earning assets.....	3.56	3.51	51	4.34	4.36	50	4.14	4.20	48	3.80	3.73	55			
Net interest income (tax equivalent) / Average earning assets.....															
Margin Analysis	2.10	2.25	34	2.65	2.76	42	2.51	2.68	38	2.43	2.47	45			
Average earning assets / Average assets.....	2.10	1.75	68	2.18	2.32	46	1.95	2.05	45	1.87	1.62	73			
Average interest-bearing funds / Average assets.....	1.96	2.05	36	2.41	2.61	23	2.55	2.50	55	2.40	2.23	68			
Interest income (tax equivalent) / Average earning assets.....	7.57	3.24	95	7.92	4.06	91	6.55	4.20	90	4.43	3.66	74			
Interest-bearing deposits.....	0.32	0.53	24	0.94	1.10	40	0.62	0.81	37	0.32	0.49	31			
Time deposits of \$250K or more.....	1.24	1.42	31	2.09	1.96	57	1.43	1.44	45						
Time deposits < \$250K.....	0.98	1.36	18	1.13	1.82	13	0.77	1.29	17						
Other domestic deposits.....	0.22	0.36	25	0.71	0.93	36	0.56	0.67	45						
Foreign deposits.....		0.42		2.20	1.19	86	1.81	0.97	84	1.05	0.51	90			
Margin Analysis	0.80	0.62	75	2.27	1.86	69	1.84	1.51	64	0.75	0.94	41			
Average earning assets / Average assets.....	1.63	1.50	58	2.94	2.38	80	2.72	2.28	79	1.94	1.77	64			
Average interest-bearing funds / Average assets.....	0.57	0.74	34	1.22	1.49	31	1.08	1.19	46	0.64	0.82	35			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	8,440,000	5,337,000	4,864,000	4,777,000	
Fiduciary activities income	466,000	190,000	173,000	167,000	
Service charges on deposit accounts - domestic	1,020,000	762,000	712,000	706,000	
Trading revenue.....	189,000	105,000	68,000	115,000	
Investment banking fees and commissions.....	1,601,000	717,000	625,000	521,000	
Insurance activities revenue.....	2,158,000	2,031,000	1,816,000	1,754,000	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	-452,000	105,000	267,000	224,000	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	1,181,000	170,000	158,000	195,000	
Other non-interest income.....	2,277,000	1,257,000	1,045,000	1,095,000	
Total overhead expenses	14,909,000	7,917,000	6,896,000	7,447,000	
Personnel expense.....	8,146,000	4,833,000	4,313,000	4,121,000	
Net occupancy expense.....	1,388,000	787,000	758,000	784,000	
Goodwill impairment losses	5,000	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	685,000	164,000	131,000	142,000	
Other operating expenses.....	4,685,000	2,133,000	1,694,000	2,400,000	
Fee income on mutual funds and annuities.....	237,000	173,000	161,000	140,000	
Memoranda					
Assets under management in proprietary mutual funds and annuities	5,963,000	7,235,000	6,609,000	7,470,000	
Number of equivalent employees	53,693	57,264	35,852	36,484	
Average personnel expense per employee.....	151.71	84.40	120.30	112.95	
Average assets per employee.....	9,255.79	4,319.20	6,227.15	6,067.83	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.81	2.02	66	3.24	2.72	62	3.31	3.08	57	2.93	2.85	54			
Overhead expenses / Net Interest Income + non-interest income	66.96	62.28	72	62.58	61.29	59	59.73	60.88	47	65.83	63.61	65			
Percent of Average Assets															
Total overhead expense	3	2.57	75	3.20	2.69	77	3.09	2.71	77	3.36	2.72	82			
Personnel expense.....	1.64	1.30	79	1.95	1.41	89	1.93	1.44	88	1.86	1.42	87			
Net occupancy expense.....	0.28	0.26	62	0.32	0.28	65	0.34	0.28	69	0.35	0.29	72			
Other operating expenses.....	1.08	0.94	75	0.93	0.97	58	0.82	0.97	42	1.15	1	74			
Overhead less non-interest income	1.30	1.25	50	1.04	1.32	27	0.91	1.38	21	1.21	1.34	36			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	66.58	61.82	72	62.11	60.64	61	59.23	60.37	47	64.92	62.73	64			
Personnel expense.....	36.38	32.36	74	37.92	32.39	83	37.05	32.51	75	35.93	32.93	65			
Net occupancy expense.....	6.20	6.58	43	6.17	6.52	41	6.51	6.48	52	6.83	6.70	51			
Other operating expenses.....	24.01	22.28	72	18.02	21.20	35	15.68	20.90	16	22.16	22.41	53			
Total non-interest income	37.69	28.83	72	41.87	29.23	78	41.78	28.50	79	41.64	31.08	76			
Fiduciary activities income	2.08	2.09	58	1.49	1.97	50	1.49	2.14	50	1.46	2.38	46			
Service charges on domestic deposit accounts	4.56	3.27	74	5.98	3.88	79	6.12	4.15	74	6.15	4.28	66			
Trading revenue.....	0.84	1.28	65	0.82	1.18	59	0.58	0.85	63	1	0.90	73			
Investment banking fees and commissions.....	7.15	2.46	86	5.63	3.54	80	5.37	3.42	79	4.54	3.62	77			
Insurance activities revenue.....	9.64	0.41	97	15.93	0.47	99	15.60	0.47	98	15.29	0.55	98			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	-2.02	0.01	8	0.82	0.28	84	2.29	0.65	89	1.95	0.60	88			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	5.27	3.92	68	1.33	1.86	48	1.36	1.61	57	1.70	1.67	60			
Other non-interest income.....	10.17	9.65	64	9.86	10.04	64	8.98	9.86	56	9.55	10.77	50			
Overhead less non-interest income	28.89	31.93	38	20.24	31.06	20	17.45	31.46	15	23.28	31.19	23			
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.52	18.63	35	18.50	20.56	30	18.92	19.04	41	25.60	32.99	27			
Applicable income tax + TE / Pretax net operating income + TE	19.76	21.18	30	23.40	23.23	55	23.26	21.56	66	32.14	37.95	26			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	123,433,000	134,332,000	77,824,000	76,939,000			-8.11	60.35
Commercial and industrial loans	74,317,000	72,918,000	30,585,000	27,295,000			1.92	213.51
Loans to individuals	60,113,000	58,636,000	21,825,000	20,805,000			2.52	214.93
Loans to depository institutions and acceptances of other banks	1,000	105,000	1,000	2,000			-99.05	-99.05
Agricultural loans	525,000	274,000	232,000	222,000			91.61	162.74
Other loans and leases	47,404,000	41,950,000	19,534,000	19,537,000			13.00	180.35
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	305,793,000	308,215,000	150,001,000	144,800,000			-0.79	123.23
Less: Allowance for loan and lease losses	5,835,000	1,549,000	1,558,000	1,490,000			276.69	299.68
Net loans and leases	299,958,000	306,666,000	148,443,000	143,310,000			-2.19	121.33
Debt securities that reprice or mature in over 1 year	117,963,000	70,380,000	41,960,000	43,784,000			67.61	211.11
Mutual funds and equity securities	1,061,000	817,000	376,000	8,000			29.87	24970.89
Subtotal	418,982,000	377,863,000	190,779,000	187,102,000			10.88	141.56
Interest-bearing bank balances	13,718,000	14,970,000	984,000	343,000			-8.36	856.13
Federal funds sold and reverse repos	1,745,000	1,417,000	143,000	127,000			23.15	1037.85
Debt securities that reprice or mature within 1 year	2,825,000	4,347,000	3,630,000	3,782,000			-35.01	-52.17
Trading assets	7,510,000	7,732,000	554,000	842,000			-2.87	390.07
Total earning assets	444,780,000	406,329,000	196,090,000	192,196,000			9.46	143.75
Non-interest-bearing cash and due from depository institutions	5,009,000	4,057,000	2,705,000	2,168,000			23.47	142.77
Premises, fixed assets, and leases	5,203,000	5,535,000	2,118,000	2,055,000			-6.00	159.18
Other real estate owned	67,000	94,000	48,000	57,000			-28.72	-49.76
Investment in unconsolidated subsidiaries	5,556,000	4,256,000	2,157,000	2,012,000			30.55	228.00
Intangible and other assets	48,613,000	52,807,000	22,579,000	23,154,000			-7.94	125.32
Total assets	509,228,000	473,078,000	225,697,000	221,642,000			7.64	142.55
Quarterly average assets	501,185,000	301,736,000	224,745,000	222,905,000			66.10	139.65
Average loans and leases (YTD)	314,519,000	161,513,500	146,393,250	144,071,874			94.73	146.20
Memoranda								
Loans held-for-sale	6,059,000	8,373,000	988,000	1,099,000			-27.64	485.57
Loans not held-for-sale	299,734,000	299,842,000	149,013,000	143,701,000			-0.04	120.47
Real estate loans secured by 1–4 family	64,932,000	76,291,000	41,340,000	39,569,000			-14.89	57.26
Commercial real estate loans	58,010,000	57,433,000	35,845,000	36,705,000			1.00	64.47
Construction and land development	9,618,000	9,221,000	5,881,000	6,347,000			4.31	71.11
Multifamily	5,632,000	5,031,000	2,970,000	3,034,000			11.95	67.89
Nonfarm nonresidential	42,760,000	43,181,000	26,994,000	27,324,000			-0.97	62.61
Real estate loans secured by farmland	491,000	608,000	639,000	665,000			-19.24	17.54
Total investment securities	121,849,000	75,544,000	45,966,000	47,574,000			61.30	178.02
U.S. Treasury securities	1,746,000	2,276,000	4,540,000	3,389,000			-23.29	-40.39
US agency securities (excluding mortgage-backed securities)	1,917,000	1,881,000	2,399,000	2,377,000			1.91	-62.38
Municipal securities	493,000	585,000	706,000	1,420,000			-15.73	-79.78
Mortgage-backed securities	116,598,000	69,945,000	37,908,000	40,337,000			66.70	250.12
Asset-backed securities	25,000	30,000	36,000	41,000			-16.67	-55.45
Other debt securities	9,000	10,000	1,000	2,000			-10.00	429.72
Mutual funds and equity securities	1,061,000	817,000	376,000	8,000			29.87	24970.89
Available-for-sale securities	120,788,000	74,727,000	25,038,000	24,547,000			61.64	377.48
U.S. Treasury securities	1,746,000	2,276,000	3,441,000	2,291,000			-23.29	-4.70
US agency securities (excluding mortgage-backed securities)	1,917,000	1,881,000	200,000	179,000			1.91	3681.51
Municipal securities	493,000	585,000	701,000	1,392,000			-15.73	-79.24
Mortgage-backed securities	116,598,000	69,945,000	20,660,000	20,677,000			66.70	454.31
Asset-backed securities	25,000	30,000	36,000	0			-16.67	
Other debt securities	9,000	10,000	0	0			-10.00	
Mutual funds and equity securities	0	0	0	8,000			-100.00	
Held-to-maturity securities appreciation (depreciation)			-505,000	-190,000				
Available-for-sale securities appreciation (depreciation)	2,170,000	500,000	-651,000	-462,000			334.00	
Structured notes, fair value	0	0	0	0				
Pledged securities	23,717,000	9,724,000	13,030,000	14,502,000			143.90	68.64

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	127,629,000	92,405,000	53,025,000	53,767,000		38.12	179.30
NOW, ATS and transaction accounts	21,180,000	16,846,000	5,923,000	4,070,000		25.73	359.54
Time deposits less brokered deposits) < \$250K.....	7,790,000	16,630,000	9,232,000	9,061,000		-53.16	
MMDA and other savings accounts	210,860,000	190,033,000	85,674,000	86,364,000		10.96	159.48
Other non-interest-bearing deposits.....	0	0	0				
Core deposits	367,459,000	315,914,000	153,854,000	153,262,000		16.32	160.64
Time deposits of \$250K or more	3,296,000	9,362,000	5,713,000	2,622,000		-64.79	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	1,300,000	2,228,000	250,000	1,828,000		-41.65	-44.19
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	223,000	180,000	202,000		-100.00	-100.00
Other borrowings w/remaining maturity of 1 year or less	8,762,000	20,869,000	8,835,000	5,228,000		-58.01	53.70
Other borrowings w/remaining maturity over 1 year	27,472,000	29,452,000	16,499,000	18,156,000		-6.72	89.79
Brokered deposits < \$250K	10,322,000	9,451,000	1,632,000	1,487,000		9.22	
Noncore funding	51,152,000	71,585,000	33,109,000	29,523,000		-28.54	66.13
Trading liabilities	1,634,000	1,412,000	293,000	346,000		15.72	210.58
Subordinated notes and debentures + trust preferred securities.....	7,040,000	5,711,000	2,978,000	3,052,000		23.27	54.18
Other liabilities	11,031,000	11,898,000	5,285,000	5,764,000		-7.29	92.12
Total liabilities	438,316,000	406,520,000	195,519,000	191,947,000		7.82	140.03
Equity Capital							
Perpetual preferred stock (including surplus).....	8,048,000	5,102,000	3,053,000	3,053,000		57.74	209.24
Common stock	6,745,000	6,711,000	3,817,000	3,910,000		0.51	72.87
Common surplus.....	35,843,000	35,609,000	6,849,000	7,893,000		0.66	328.48
Retained earnings.....	19,455,000	19,806,000	18,118,000	16,259,000		-1.77	44.50
Accumulated other comprehensive income	716,000	-844,000	-1,715,000	-1,467,000			
Other equity capital components	0	0	0	0			
Total holding company equity capital.....	70,807,000	66,384,000	30,122,000	29,648,000		6.66	159.32
Noncontrolling (minority) interest in subsidiaries	105,000	174,000	56,000	47,000		-39.66	198.12
Total equity capital, including minority interest	70,912,000	66,558,000	30,178,000	29,695,000		6.54	159.37
Total liabilities and capital	509,228,000	473,078,000	225,697,000	221,642,000		7.64	142.55
Memoranda							
Non-interest-bearing deposits	127,629,000	92,405,000	53,025,000	53,767,000		38.12	179.30
Interest-bearing deposits	253,448,000	242,322,000	108,174,000	103,604,000		4.59	145.05
Total deposits	381,077,000	334,727,000	161,199,000	157,371,000		13.85	155.54
Long-term debt that reprices within 1 year	1,931,000	2,299,000	2,847,000	4,146,000		-16.01	20.09
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	66,384,000	30,122,000	29,648,000	29,882,000			
Accounting restatements	-2,109,000	-31,000	0	0			
Net income	4,482,000	3,224,000	3,237,000	2,394,000			
Net sale of new perpetual preferred stock	2,949,000	4,000	0	0			
Net sale of new common stock	266,000	150,000	-1,081,000	-1,361,000			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	33,546,000	0	0			
Less: Dividends declared	2,725,000	1,505,000	1,378,000	1,179,000			
Change in other comprehensive income	1,560,000	871,000	-248,000	-88,000			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	3,000	-56,000	0			
Holding company equity capital, ending balance	70,807,000	66,384,000	30,122,000	29,648,000			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	24.24	36.22	24	28.40	37.78	33	34.48	37.19	41	34.71	35.54	44			
Commercial and industrial loans	14.59	13.52	58	15.41	12.02	68	13.55	12.85	57	12.31	12.62	55			
Loans to individuals	11.80	3.40	89	12.39	4.20	88	9.67	4.31	83	9.39	4.47	80			
Loans to depository institutions and acceptances of other banks	0	0.03	64	0.02	0.04	76	0	0.05	60	0	0.06	56			
Agricultural loans.....	0.10	0.19	65	0.06	0.24	53	0.10	0.30	64	0.10	0.21	66			
Other loans and leases.....	9.31	4.63	81	8.87	5.01	80	8.65	5	79	8.81	5.10	79			
Net loans and leases.....	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41	64.66	62.73	41			
Debt securities over 1 year.....	23.17	15.55	82	14.88	14.60	54	18.59	14.63	68	19.75	14.83	72			
Mutual funds and equity securities	0.21	0.05	87	0.17	0.06	84	0.17	0.06	84	0	0.06	33			
Subtotal	82.28	78.16	62	79.87	79.65	28	84.53	79.97	51	84.42	79.31	53			
Interest-bearing bank balances	2.69	7.51	17	3.16	3.06	60	0.44	3.04	11	0.15	3.46	1			
Federal funds sold and reverse repos.....	0.34	0.82	78	0.30	1.57	72	0.06	1.66	63	0.06	1.81	61			
Debt securities 1 year or less	0.55	1.68	26	0.92	1.91	42	1.61	1.96	62	1.71	1.86	61			
Trading assets	1.47	1.01	82	1.63	1.19	81	0.25	1.33	67	0.38	1.34	68			
Total earning assets.....	87.34	91.05	10	85.89	89.53	12	86.88	89.74	21	86.71	89.84	19			
Non-interest cash and due from depository institutions.....	0.98	1.07	42	0.86	1.14	27	1.20	1.21	46	0.98	1.22	32			
Other real estate owned.....	0.01	0.02	55	0.02	0.03	50	0.02	0.04	45	0.03	0.05	43			
All other assets.....	11.67	7.82	89	13.25	9.27	87	11.92	8.98	81	12.31	8.86	83			
Memoranda															
Short-term investments	3.59	11.17	17	4.38	7.63	50	2.11	7.80	30	1.92	8.69	21			
U.S. Treasury securities.....	0.34	0.84	64	0.48	1.03	61	2.01	1.04	75	1.53	1.02	70			
US agency securities (excluding mortgage-backed securities)	0.38	0.63	54	0.40	0.54	54	1.06	0.69	74	1.07	0.75	71			
Municipal securities	0.10	1.69	25	0.12	1.34	28	0.31	1.62	33	0.64	1.60	42			
Mortgage-backed securities	22.90	11.75	92	14.79	11.44	71	16.80	11.13	84	18.20	11.06	86			
Asset-backed securities	0	0.32	51	0.01	0.28	52	0.02	0.33	55	0.02	0.30	59			
Other debt securities	0	0.42	24	0	0.39	23	0	0.41	19	0	0.38	23			
Loans held-for-sale.....	1.19	0.52	82	1.77	0.39	91	0.44	0.30	73	0.50	0.33	75			
Loans held for investment	58.86	61.72	34	63.38	63.50	37	66.02	63.93	42	64.83	62.63	43			
Real estate loans secured by 1–4 family	12.75	11.91	55	16.13	13.29	62	18.32	13.46	70	17.85	13.44	67			
Revolving	2.56	1.66	68	3.22	2.07	70	3.67	2.27	71	3.92	2.40	74			
Closed-end, secured by first liens	10.05	9.81	54	12.70	10.69	64	14.47	10.57	73	13.70	10.35	69			
Closed-end, secured by junior liens	0.14	0.22	47	0.21	0.28	54	0.18	0.31	45	0.24	0.34	50			
Commercial real estate loans	11.39	22.22	25	12.14	22.23	29	15.88	21.58	36	16.56	19.88	44			
Construction and land development.....	1.89	3.40	37	1.95	3.44	40	2.61	3.51	46	2.86	3.25	52			
Multifamily.....	1.11	3.12	27	1.06	3.01	26	1.32	2.72	35	1.37	2.54	42			
Nonfarm nonresidential	8.40	14.72	27	9.13	14.69	33	11.96	14.44	43	12.33	13.30	48			
Real estate loans secured by farmland.....	0.10	0.33	52	0.13	0.36	57	0.28	0.41	66	0.30	0.32	71			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	40.36	57.15	23	43.58	57.46	28	51.88	56.49	41	53.13	54.84	47			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.23	19.43	55	24.75	20.75	61	27.56	21.10	71	27.33	21.45	66			
Real estate loans secured by 1–4 family.....	4.26	2.64	75	4.93	3.15	73	5.52	3.50	74	5.99	3.77	75			
Revolving	16.97	16.59	52	19.82	17.39	64	22.04	17.39	70	21.33	17.41	66			
Closed-end.....	18.97	34.63	24	18.63	33.52	26	23.90	32.14	38	25.35	29.99	43			
Construction and land development.....	3.15	5.26	37	2.99	5.09	40	3.92	5.20	45	4.38	4.90	53			
1–4 family.....	0.39	0.93	41	0.44	0.94	43	0.86	1.02	55	0.89	0.89	60			
Other.....	2.76	4.19	35	2.56	4.02	38	3.06	4.05	43	3.49	3.90	51			
Multifamily.....	1.84	4.96	22	1.63	4.69	23	1.98	4.10	33	2.10	3.84	36			
Nonfarm nonresidential	13.98	22.93	27	14.01	22.15	31	18	21.40	42	18.87	20.03	45			
Owner-occupied.....	6.97	7.68	48	6.91	7.72	49	8.33	8.03	53	8.96	7.58	60			
Other.....	7.01	14.95	22	7.10	14.34	23	9.66	13.38	38	9.91	12.45	42			
Real estate loans secured by farmland.....	0.16	0.54	53	0.20	0.55	56	0.43	0.63	66	0.46	0.51	71			
Loans to depository institutions and acceptances of other banks.....	0	0.06	64	0.03	0.11	76	0	0.12	60	0	0.17	56			
Commercial and industrial loans	24.30	22.17	62	23.66	19.53	67	20.39	20.32	57	18.85	20.53	50			
Loans to individuals	19.66	6.13	88	19.02	7.13	84	14.55	7.36	80	14.37	7.61	77			
Credit card loans	1.17	0.65	79	1.34	0.81	80	1.50	1.02	82	1.42	1.12	78			
Agricultural loans.....	0.17	0.32	65	0.09	0.37	53	0.15	0.46	61	0.15	0.33	64			
Other loans and leases.....	15.50	9.09	76	13.61	9.85	70	13.02	9.66	69	13.49	10.32	70			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	250.39	381.27	24	317.63	391.26	37	338.16	379.80	44	340.56	366.85	49			
Real estate loans secured by 1–4 family.....	131.72	125.03	53	180.39	138.18	66	179.63	137.84	65	175.15	138.55	62			
Revolving	26.45	17.42	68	35.96	21.26	71	35.95	23.33	71	38.42	25.05	71			
Closed-end.....	105.26	106.14	53	144.43	115.20	69	143.68	112.79	66	136.73	111.69	63			
Commercial real estate loans	117.68	234.65	24	135.80	229.44	32	155.75	219.72	38	162.47	204.45	42			
Construction and land development.....	19.51	35.62	35	21.80	34.95	43	25.55	35.36	47	28.09	32.91	50			
1–4 family.....	2.40	6.34	40	3.18	6.61	45	5.61	7.04	55	5.70	6.16	59			
Other.....	17.11	28.16	36	18.62	27.32	44	19.95	27.26	44	22.40	26.01	50			
Multifamily.....	11.42	32.74	25	11.90	31.04	30	12.91	27.85	36	13.43	25.95	39			
Nonfarm nonresidential	86.74	155.06	28	102.10	152.10	36	117.29	147.22	43	120.95	137.03	47			
Owner-occupied.....	43.26	52.37	43	50.34	53.07	52	54.31	54.89	55	57.43	51.62	59			
Other.....	43.48	100.54	26	51.76	97.41	33	62.98	91.80	38	63.52	84.09	42			
Real estate loans secured by farmland.....	1	3.44	51	1.44	3.60	57	2.78	4.02	66	2.94	3.31	71			
Loans to depository institutions and acceptances of other banks.....	0	0.28	64	0.25	0.44	76	0	0.54	60	0.01	0.68	56			
Commercial and industrial loans	150.76	139.91	55	172.42	122.02	74	132.90	128.82	52	120.82	126.55	53			
Loans to individuals	121.94	37.47	89	138.65	43.51	89	94.83	42.67	83	92.09	44.83	77			
Credit card loans	7.23	3.30	82	9.77	4.34	81	9.76	5.31	81	9.10	5.73	78			
Agricultural loans.....	1.06	1.88	65	0.65	2.18	54	1.01	2.72	62	0.98	1.88	64			
Other loans and leases.....	96.16	49.54	79	99.19	52.44	82	84.88	51.79	75	86.48	52.78	79			
Supplemental															
Non-owner occupied CRE loans / Gross loans	14.39	27.32	20	13.97	26.45	22	16.51	24.79	32	17.23	23.09	36			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	89.26	183.76	22	101.82	178.57	30	107.59	167.93	33	110.44	156.17	41			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	132.52	240.85	25	152.16	236.10	32	161.91	225.98	37	167.87	210.40	42			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	3.59	11.17	17	4.38	7.63	50	2.11	7.80	30	1.92	8.69	21			
Liquid assets	29.11	26.22	63	21.54	22.44	58	21.59	22.72	61	22.11	24.04	58			
Investment securities	23.93	17.85	75	15.97	16.99	49	20.37	17.27	67	21.46	17.35	67			
Net loans and leases	58.90	61.58	36	64.82	63.77	38	65.77	63.98	41	64.66	62.73	41			
Net loans, leases and standby letters of credit	59.88	62.48	35	65.91	64.84	39	66.82	65.07	42	65.76	63.89	42			
Core deposits	72.16	70.67	40	66.78	63.09	47	68.17	62.13	56	69.15	61.26	61			
Noncore funding	10.05	14.13	48	15.13	19.36	47	14.67	21.34	40	13.32	22.32	32			
Time deposits of \$250K or more	0.65	2.11	16	1.98	2.94	37	2.53	2.89	47	1.18	2.57	28			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	0.26	1.47	34	0.47	1.94	40	0.11	1.97	21	0.82	2.23	40			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	-0.09	0.54	17	0.17	0.48	45	0.05	0.54	32	0.77	0.73	54			
Commercial paper	0	0.01	44	0.05	0.02	92	0.08	0.02	90	0.09	0.02	89			
Other borrowings w/remaining maturity of 1 year or less	1.72	1.24	68	4.41	3.01	68	3.91	3.67	57	2.36	3.96	42			
Earning assets that reprice within 1 year	33.48	39.38	31	39.57	39.29	49	35.66	40.29	34	34.95	41.61	26			
Interest-bearing liabilities that reprice within 1 year	3.33	8.20	16	6.12	10.19	22	5.46	10.01	26	3.78	8.46	22			
Long-term debt that reprices within 1 year	0.38	0.47	69	0.49	0.96	63	1.26	1.34	70	1.87	1.58	68			
Net assets that reprice within 1 year	29.78	29.11	48	32.97	26.63	65	28.94	27.38	47	29.30	29.77	45			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.84	3.20	68	13.45	14.45	51	14.86	16.62	52	13.50	17.03	41			
Net short-term noncore funding dependence	1.09	-4.76	71	5.23	3.38	50	6.02	4.66	44	3.59	4.83	36			
Short-term investment / Short-term noncore funding	80.08	184.19	24	51.17	77.77	50	29.30	66.46	37	38.77	74.86	43			
Liquid assets - short-term noncore funding / Nonliquid assets	34.74	28.18	66	16.54	16.97	54	18.36	16.04	65	22.04	18.16	70			
Net loans and leases / Total deposits	78.71	79.43	46	91.62	90.31	48	92.09	90.08	52	91.07	90.14	50			
Net loans and leases / Core deposits	81.63	88.34	39	97.07	103.93	41	96.48	105	38	93.51	105.65	37			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72		-2.35	-0.82	15	-0.90	-0.31	21			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.73	4.31	62	1.23	1.36	52	-3.03	-1.98	20	-2.19	-0.77	15			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0		-0.05				-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	44.71	16.19	88	48.40	15.76	89			
Available-for-sale securities	99.13	87.23	69	98.92	85.40	72	54.47	81.88	11	51.60	84.24	10			
U.S. Treasury securities	1.43	4.72	58	3.01	6.15	56	9.88	6.99	69	7.12	6.96	61			
US agency securities (excluding mortgage-backed securities)	1.57	4.01	47	2.49	3.49	58	5.22	4.02	71	5	4.42	64			
Municipal securities	0.40	9.83	21	0.77	7.75	27	1.54	9.16	32	2.98	9.31	37			
Mortgage-backed securities	95.69	66.64	90	92.59	67.43	86	82.47	65.45	76	84.79	65.34	78			
Asset-backed securities	0.02	1.91	50	0.04	1.66	52	0.08	2.05	55	0.09	1.74	57			
Other debt securities	0.01	3.01	23	0.01	2.94	24	0	2.79	18	0	2.57	20			
Mutual funds and equity securities	0.87	0.35	81	1.08	0.40	83	0.82	0.42	77	0.02	0.51	28			
Debt securities 1 year or less	2.32	10.55	17	5.75	11.86	37	7.90	11.91	53	7.95	11.79	50			
Debt securities 1 to 5 years	2.60	17.03	18	3.71	17.94	21	12.82	19.18	44	5.83	18.80	28			
Debt securities over 5 years	94.21	69.86	89	89.45	66.02	80	78.47	64.73	61	86.20	64.73	76			
Pledged securities	19.46	35.67	32	12.87	30.57	24	28.35	33.30	44	30.48	34.58	44			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	-11.80	183.32	7	335.86	26.69	96	11.88	6.77	59	-30.36	19.19	7			
Investment securities	61.30	23.62	85	64.35	11.75	91	-3.38	9.42	19	9.10	8.45	59			
Core deposits	16.32	26.88	17	105.33	11.23	97	0.39	7.29	21	-0.47	12.19	17			
Noncore funding	-28.54	-12.18	31	116.21	6.59	98	12.15	10.67	60	14.67	5.59	72			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	186,731,000	177,598,000	72,435,000	67,860,000	
Commit: Secured commercial real estate loans	10,235,000	12,111,000	7,471,000	6,558,000	
Commit: Unsecured real estate loans	2,439,000	2,585,000	752,000	769,000	
Credit card lines (reported semiannually, June/Dec)	24,232,000	23,733,000	11,976,000	10,927,000	
Securities underwriting	0	1,000	1,000	1,000	
Standby letters of credit	4,986,000	5,136,000	2,377,000	2,446,000	
Commercial and similar letters of credit	80,000	45,000	12,000	20,000	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	6,430,000	5,259,000	362,000	0	
Credit derivatives - notional amount (holding company as beneficiary)	3,724,000	4,861,000	84,000	0	
Credit derivative contracts w/ purchased credit protection-investment grade..	3,366,000	4,856,000	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	6,789,000	5,264,000	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	20,311,000	27,241,000	7,083,000	9,988,000	
Written options contracts (interest rate)	15,076,000	17,561,000	5,130,000	7,475,000	
Purchased options contracts (interest rate)	20,360,000	18,928,000	3,380,000	3,822,000	
Interest rate swaps	210,951,000	187,949,000	51,170,000	53,417,000	
Futures and forward foreign exchange	10,348,000	11,197,000	497,000	444,000	
Written options contracts (foreign exchange)	106,000	13,000	0	0	
Purchased options contracts (foreign exchange)	106,000	13,000	0	0	
Foreign exchange rate swaps	1,330,000	1,441,000	0	0	
Commodity and other futures and forward contracts	748,000	223,000	0	0	
Written options contracts (commodity and other)	21,377,000	25,641,000	0	0	
Purchased options contracts (commodity and other)	10,132,000	14,113,000	0	0	
Commodity and other swaps	1,767,000	1,108,000	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	36.67	22.01	86	37.54	23.52	84	32.09	24.05	77	30.62	24.03	75			
Standby letters of credit	0.98	0.71	74	1.09	0.84	72	1.05	0.92	66	1.10	0.96	69			
Commercial and similar letters of credit	0.02	0.02	67	0.01	0.02	61	0.01	0.02	45	0.01	0.03	46			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	1.26	0.35	89	1.11	0.42	87	0.16	0.52	66	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0.73	0.30	86	1.03	0.52	88	0.04	0.75	63	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade..	0.66	0.25	83	1.03	0.30	86	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	1.33	0.30	90	1.11	0.45	88	0	0.69	34	0	0.59	34			
Derivative contracts	61.39	48.62	78	64.56	68.47	76	29.80	65.81	62	33.90	75.35	67			
Interest rate contracts	52.37	34.36	79	53.20	47.31	76	29.58	43.84	66	33.70	53.66	69			
Interest rate futures and forward contracts	3.99	6.21	77	5.76	10.67	78	3.14	11.40	75	4.51	13.82	77			
Written options contracts (interest rate)	2.96	2.18	77	3.71	2.47	84	2.27	2.16	76	3.37	2.60	79			
Purchased options contracts (interest rate)	4	1.46	84	4	2.65	79	1.50	2.32	71	1.72	2.37	70			
Interest rate swaps	41.43	20.83	84	39.73	28.86	81	22.67	26.74	71	24.10	25.60	74			
Foreign exchange contracts	2.33	6.01	79	2.68	10.12	80	0.22	10.92	57	0.20	9.40	53			
Futures and forward foreign exchange contracts	2.03	3.47	81	2.37	5.23	81	0.22	5.22	60	0.20	4.53	56			
Written options contracts (foreign exchange)	0.02	0.03	81	0	0.05	79	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0.02	0.04	81	0	0.08	79	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0.26	0.77	82	0.30	2.03	80	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	6.68	1.86	89	8.68	3.32	88	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0.15	0.14	88	0.05	0.19	86	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	4.20	0.52	91	5.42	0.98	90	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	1.99	0.37	90	2.98	0.94	88	0	1.29	34	0	1.12	32			
Commodity and other swaps	0.35	0.32	79	0.23	0.38	78	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	59.37	42.82	78	109.96	45.53	87	49.48	44.93	71	47.10	46.60	63			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	312,612,000	305,428,000	67,260,000	75,146,000	
Interest rate contracts	266,698,000	251,679,000	66,763,000	74,702,000	
Foreign exchange contracts.....	11,890,000	12,664,000	497,000	444,000	
Equity, commodity, and other contracts	34,024,000	41,085,000	0	0	
Derivatives Position					
Futures and forwards	31,407,000	38,661,000	7,580,000	10,432,000	
Written options	36,559,000	43,215,000	5,130,000	7,475,000	
Exchange-traded.....	4,447,000	7,818,000	0	0	
Over-the-counter.....	32,112,000	35,397,000	5,130,000	7,475,000	
Purchased options	30,598,000	33,054,000	3,380,000	3,822,000	
Exchange-traded.....	12,311,000	13,568,000	0	0	
Over-the-counter.....	18,287,000	19,486,000	3,380,000	3,822,000	
Swaps	214,048,000	190,498,000	51,170,000	53,417,000	
Held for trading.....	230,011,000	227,655,000	27,114,000	27,427,000	
Interest rate contracts	184,379,000	173,949,000	26,679,000	27,048,000	
Foreign exchange contracts.....	11,647,000	12,664,000	435,000	379,000	
Equity, commodity, and other contracts	33,985,000	41,042,000	0	0	
Non-traded.....	82,601,000	77,773,000	40,146,000	47,719,000	
Interest rate contracts	82,319,000	77,730,000	40,084,000	47,654,000	
Foreign exchange contracts.....	243,000	0	62,000	65,000	
Equity, commodity, and other contracts	39,000	43,000	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	278,019,000	254,842,000	61,187,000	67,470,000	
One year or less	57,337,000	51,527,000	11,023,000	14,625,000	
Over 1 year to 5 years	192,852,000	131,057,000	40,515,000	28,703,000	
Over 5 years	27,830,000	72,258,000	9,649,000	24,142,000	
Gross negative fair value (absolute value)	3,612,000	3,291,000	247,000	714,000	
Gross positive fair value.....	5,827,000	4,233,000	246,000	443,000	
Held for trading.....	5,626,000	4,045,000	163,000	209,000	
Non-traded.....	201,000	188,000	83,000	234,000	
Current credit exposure on risk-based capital derivative contracts	4,174,000	2,328,000	232,000	442,000	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	85.31	94.10	19	82.40	93.44	20	99.26	92.91	53	99.41	92.20	56			
Foreign exchange contracts	3.80	3.49	74	4.15	3.20	75	0.74	3.39	54	0.59	3.53	52			
Equity, commodity, and other contracts	10.88	1.17	93	13.45	1.64	91	0	1.93	30	0	1.94	28			
Futures and forwards	10.05	14.05	55	12.66	13.49	62	11.27	12.78	64	13.88	13.23	64			
Written options	11.69	8.18	72	14.15	5.91	81	7.63	6.60	66	9.95	6.68	74			
Exchange-traded	1.42	0.14	90	2.56	0.15	93	0	0.23	39	0	0.27	38			
Over-the-counter	10.27	7.73	71	11.59	5.10	82	7.63	5.49	71	9.95	5.27	80			
Purchased options	9.79	3.42	80	10.82	4.42	79	5.03	4.19	64	5.09	4.73	62			
Exchange-traded	3.94	0.15	96	4.44	0.28	92	0	0.32	37	0	0.33	36			
Over-the-counter	5.85	2.86	77	6.38	3.35	75	5.03	3.20	69	5.09	3.32	67			
Swaps	68.47	68.76	42	62.37	69.75	35	76.08	70.34	47	71.08	68.94	39			
Held for trading	73.58	43.53	61	74.54	44.16	61	40.31	46.31	45	36.50	46.32	43			
Interest rate contracts	58.98	36.62	57	56.95	37.24	56	39.67	38.40	50	35.99	37.84	50			
Foreign exchange contracts	3.73	1.60	82	4.15	1.60	83	0.65	1.85	66	0.50	2.10	61			
Equity, commodity, and other contracts	10.87	0.68	96	13.44	0.83	95	0	1.14	35	0	1.01	35			
Non-traded	26.42	56.47	38	25.46	55.84	38	59.69	53.69	54	63.50	53.68	56			
Interest rate contracts	26.33	53.82	39	25.45	52.22	39	59.60	50.60	56	63.42	51.23	60			
Foreign exchange contracts	0.08	0.46	71	0	0.34	33	0.09	0.57	69	0.09	0.60	68			
Equity, commodity, and other contracts	0.01	0.10	78	0.01	0.13	80	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	88.93	91.48	28	83.44	93.86	18	90.97	94.47	29	89.79	95.63	27			
One year or less	18.34	32.05	46	16.87	32.17	41	16.39	32.51	43	19.46	31.96	49			
Over 1 year to 5 years	61.69	27.06	96	42.91	30.45	68	60.24	31.16	92	38.20	31.85	60			
Over 5 years	8.90	29.56	25	23.66	28.09	49	14.35	28.71	36	32.13	29.43	58			
Gross negative fair value (absolute value)	1.16	1.55	47	1.08	0.83	64	0.37	0.72	21	0.95	0.69	75			
Gross positive fair value	1.86	2.23	45	1.39	1.19	60	0.37	0.85	12	0.59	0.71	39			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.07	75	0.08	0.06	86	0.01	0.06	45	0.03	0.06	73			
Gross positive fair value (X)	0.13	0.09	76	0.10	0.07	86	0.01	0.06	43	0.02	0.06	61			
Held for trading (X)	0.12	0.07	80	0.10	0.06	87	0.01	0.05	49	0.01	0.05	56			
Non-traded (X)	0	0.02	42	0	0.01	58	0	0.01	57	0.01	0.01	77			
Current credit exposure (X)	0.09	0.06	72	0.06	0.05	75	0.01	0.04	52	0.02	0.04	66			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	1.10	0.85	71	0.62	0.73	72	0.13	0.53	54	0.25	0.53	66			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		1,549,000		1,558,000		1,490,000		1,489,000							
Gross losses		1,450,000		789,000		678,000		697,000							
Write-downs, transfers to loans held-for-sale		101,000		0		0		0							
Recoveries		331,000		155,000		154,000		160,000							
Net losses		1,119,000		634,000		524,000		537,000							
Provision for loan and lease losses		2,325,000		625,000		592,000		538,000							
Adjustments		3,080,000		0		0		0							
Ending balance		5,835,000		1,549,000		1,558,000		1,490,000							
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0							
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC					
Provision for loan and lease losses / Average assets	0.47	0.51	48	0.25	0.15	77	0.27	0.14	83	0.24	0.16	83			
Provision for loan and lease losses / Average loans and leases	0.74	0.82	50	0.39	0.24	80	0.40	0.24	82	0.37	0.28	81			
Provision for loan and lease losses / Net loan and lease losses	207.77	487.86	23	98.58	130.58	26	112.98	134.68	51	100.19	143.18	32			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.95	1.58	75	0.52	0.83	23	1.05	0.90	72	1.04	0.98	57			
Allowance for loan and lease losses / Total loans and leases	1.91	1.55	76	0.50	0.81	22	1.04	0.89	73	1.03	0.96	57			
Allowance for loan and lease losses / Net loans and leases losses (X)	5.21	11.58	35	2.44	8.03	21	2.97	7.54	26	2.77	8.39	20			
Allowance for loan and lease losses / Nonaccrual assets	437.08	299.17	78	276.11	218.72	76	298.47	214.03	77	261.40	178.03	81			
ALLL / 90+ days past due + nonaccrual loans and leases	174.23	244.34	37	60.44	151.73	16	158.17	160.51	63	133.15	136.22	57			
Gross loan and lease losses / Average loans and leases	0.46	0.34	73	0.49	0.28	82	0.46	0.30	82	0.48	0.33	82			
Recoveries / Average loans and leases	0.11	0.07	74	0.10	0.08	69	0.11	0.09	65	0.11	0.09	64			
Net losses / Average loans and leases	0.36	0.27	70	0.39	0.21	84	0.36	0.22	83	0.37	0.24	80			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.03	0	96	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	41.95	33.98	71	22.86	36.22	30	22.09	41.30	25	22.81	33.49	32			
Earnings coverage of net loan and lease losses (X)	6.97	22.91	31	7.32	24.40	30	8.88	21.75	31	7.20	19.67	25			
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans	0.16	0.04	89	0.05	0.01	83	0.06	0.02	82	0.07	0.02	85			
Real estate loans secured by 1-4 family	0.07	0.01	90	0.02	0.01	66	0.06	0.01	82	0.13	0.03	90			
Revolving	-0.01	0.01	41	0.02	0.02	61	0.10	0.03	70	0.12	0.09	64			
Closed-end	0.09	0	92	0.02	0	76	0.05	0.01	84	0.13	0.02	92			
Commercial real estate loans	0.26	0.07	86	0.08	0.01	91	0.06	0.01	84	0.01	0.01	60			
Construction and land development	0.09	0	90	-0.08	-0.01	12	-0.12	-0.03	13	-0.16	-0.02	7			
1-4 family	0	0	59	-0.01	0	10	-0.03	-0.01	9	-0.03	0	13			
Other	0.09	0	94	-0.07	-0.01	13	-0.09	-0.02	14	-0.13	-0.01	7			
Multifamily	0.09	0	96	0.20	0	98	0.17	0	94	0	-0.01	60			
Nonfarm nonresidential	0.32	0.11	86	0.09	0.02	90	0.09	0.02	84	0.05	0.03	73			
Owner-occupied	0.13	0.02	92	0.05	0.01	89	0.07	0.01	91	0.06	0.01	91			
Other	0.20	0.08	84	0.05	0.01	87	0.01	0.01	66	0	0.01	25			
Real estate loans secured by farmland	-0.20	0.02	2	0.16	0.01	93	0.31	0	93	0	0.01	47			
Commercial and industrial loans	0.30	0.47	45	0.10	0.37	21	0.17	0.31	41	0.21	0.39	44			
Loans to individuals	1.05	1.13	62	0.83	1.17	48	1.93	1.16	77	2.01	1.25	78			
Credit card loans	3.51	2.92	61	1.74	3.11	24	2.14	2.92	28	2.09	2.92	28			
Agricultural loans	0.57	0.19	86	1.09	0.08	95	0.86	0.15	89	0.90	0.18	86			
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0				
Other loans and leases	0.14	0.15	64	0.02	0.15	43	0.01	0.14	44	0.02	0.15	39			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016						
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases	2,241,000		2,238,000		1,051,000		1,064,000							
90+ days past due loans and leases	2,014,000		2,002,000		463,000		549,000							
Nonaccrual loans and leases	1,335,000		561,000		522,000		570,000							
Total past due and nonaccrual loans and leases	5,590,000		4,801,000		2,036,000		2,183,000							
Restructured 30–89 days past due	176,000		160,000		184,000		172,000							
Restructured 90+ days past due	161,000		155,000		162,000		181,000							
Restructured nonaccrual	154,000		82,000		176,000		189,000							
Total restructured loans and leases	491,000		397,000		522,000		542,000							
30–89 days past due loans held for sale	21,000		25,000		6,000		12,000							
90+ days past due loans held for sale	6,000		8,000		1,000		1,000							
Nonaccrual loans held for sale	5,000		107,000		0		0							
Total past due and nonaccrual loans held for sale	32,000		140,000		7,000		13,000							
Restructured loans and leases in compliance	974,000		675,000		775,000		692,000							
Other real estate owned	67,000		94,000		48,000		57,000							
Other Assets														
30–89 days past due	0		0		0		0							
90+ days past due	0		0		0		0							
Nonaccrual	0		0		0		0							
Total other assets past due and nonaccrual	0		0		0		0							
Percent of Loans and Leases														
30–89 days past due loans and leases	0.73	0.39	83	0.73	0.43	82	0.70	0.44	84	0.73	0.47	85		
90+ days past due loans and leases	0.66	0.12	89	0.65	0.15	88	0.31	0.17	78	0.38	0.20	77		
Nonaccrual loans and leases	0.44	0.66	34	0.18	0.51	14	0.35	0.54	31	0.39	0.63	25		
90+ days past due and nonaccrual loans and leases	1.10	0.85	75	0.83	0.71	62	0.66	0.75	49	0.77	0.88	51		
30–89 days past due restructured	0.06	0.01	88	0.05	0.01	85	0.12	0.02	94	0.12	0.02	92		
90+ days past due restructured	0.05	0.01	93	0.05	0.01	91	0.11	0.01	93	0.13	0.01	92		
Nonaccrual restructured	0.05	0.13	32	0.03	0.14	20	0.12	0.16	46	0.13	0.20	41		
30–89 days past due loans held for sale	0.01	0	88	0.01	0	89	0	0	88	0.01	0	87		
90+ days past due loans held for sale	0	0	86	0	0	88	0	0	89	0	0	86		
Nonaccrual loans held for sale	0	0.01	78	0.03	0	92	0	0	38	0	0	37		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.73	0.40	83	0.73	0.43	82	0.70	0.44	84	0.73	0.47	85		
90+ days past due assets	0.66	0.12	89	0.65	0.15	88	0.31	0.18	78	0.38	0.20	77		
Nonaccrual assets	0.44	0.67	34	0.18	0.53	14	0.35	0.57	31	0.39	0.64	25		
30+ days past due and nonaccrual assets	1.83	1.29	79	1.56	1.19	74	1.36	1.26	64	1.51	1.39	65		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.66	0.52	75	0.54	0.44	66	0.44	0.48	49	0.50	0.54	48		
90+ days past due and nonaccrual assets + other real estate owned	0.67	0.55	72	0.56	0.48	65	0.46	0.52	45	0.53	0.59	45		
Restructured and Nonaccrual Loans and Leases														
+ OREO as Percent of:														
Total assets	0.53	0.60	46	0.35	0.53	29	0.75	0.60	68	0.75	0.72	54		
Allowance for loan and lease losses	46.50	66.66	35	106.20	115.41	53	108.54	118.28	51	112.21	129.01	44		
Equity capital + allowance for loan and lease losses	3.54	4.97	31	2.42	4.28	27	5.34	4.79	62	5.37	5.78	49		
Tier 1 capital + allowance for loan and lease losses	5.24	6.05	44	3.89	5.65	34	7.35	6.16	64	7.40	7.35	52		
Loans and leases + other real estate owned	0.89	0.97	48	0.53	0.85	27	1.13	0.96	65	1.15	1.15	52		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.73	0.39	85	0.55	0.38	77	0.70	0.42	84	0.76	0.44	85			
	90+ days past due		0.69	0.16	88	0.59	0.16	87	0.56	0.22	82	0.68	0.26	82			
	Nonaccrual.....		0.64	0.76	50	0.17	0.46	18	0.48	0.57	49	0.52	0.69	44			
Commercial and industrial	30–89 days past due		0.09	0.23	27	0.11	0.31	23	0.11	0.30	25	0.14	0.32	29			
	90+ days past due		0.01	0.03	58	0.03	0.05	56	0	0.05	34	0.02	0.05	54			
	Nonaccrual.....		0.45	0.75	38	0.29	0.83	24	0.14	0.76	12	0.28	0.93	21			
Individuals	30–89 days past due		2.09	0.83	93	2.39	0.83	93	2.14	0.84	92	2.11	0.97	89			
	90+ days past due		1.91	0.14	97	1.97	0.17	96	0.10	0.16	59	0.09	0.19	54			
	Nonaccrual.....		0.28	0.28	65	0.19	0.17	61	0.38	0.23	73	0.35	0.24	72			
Depository institution loans	30–89 days past due		0	0	46	0	0	47	0	0	47	0	0	46			
	90+ days past due		0	0	46	0	0	49	0	0	47	0	0.05	44			
	Nonaccrual.....		0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural	30–89 days past due		0.38	0.17	79	0.36	0.24	74	0	0.17	27	0	0.17	25			
	90+ days past due		0	0	44	0	0	42	0	0	43	0	0	41			
	Nonaccrual.....		0.38	0.49	66	2.19	0.67	84	1.72	0.75	82	3.60	0.96	88			
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0.05	0.18	50	0.05	0.20	44	0.01	0.17	33	0.03	0.20	40			
	90+ days past due		0	0.01	73	0.08	0.01	90	0.01	0.01	77	0.02	0.02	73			
	Nonaccrual.....		0.08	0.15	58	0.03	0.13	44	0.09	0.14	61	0.09	0.10	62			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
		Memoranda														
1–4 family	30–89 days past due	1.31	0.65	85	0.92	0.67	76	1.27	0.71	84	1.36	0.74	84			
	90+ days past due	1.31	0.33	87	0.99	0.31	86	1.04	0.46	85	1.25	0.49	82			
	Nonaccrual	0.78	0.89	54	0.15	0.73	11	0.43	0.86	28	0.50	0.97	34			
Revolving	30–89 days past due	0.41	0.48	50	0.66	0.45	71	0.53	0.50	51	0.53	0.61	54			
	90+ days past due	0.05	0.03	77	0.05	0.05	70	0.10	0.05	74	0.10	0.07	71			
	Nonaccrual	1.45	1.13	74	0.34	1	28	0.58	1.17	45	0.62	1.17	50			
Closed-end	30–89 days past due	1.53	0.65	88	0.98	0.70	74	1.45	0.75	85	1.60	0.79	84			
	90+ days past due	1.63	0.38	87	1.23	0.35	86	1.28	0.53	84	1.57	0.57	83			
	Nonaccrual	0.61	0.87	43	0.10	0.70	11	0.39	0.84	30	0.47	0.96	33			
Junior lien	30–89 days past due	0.02	0.02	69	0.03	0.02	63	0.02	0.03	51	0.03	0.03	53			
	90+ days past due	0.01	0	88	0.01	0	90	0	0	65	0.01	0	70			
	Nonaccrual	0.03	0.04	47	0	0.04	23	0.02	0.06	39	0.04	0.07	41			
Commercial real estate	30–89 days past due	0.08	0.26	34	0.06	0.18	30	0.06	0.17	22	0.11	0.18	36			
	90+ days past due	0.01	0.02	63	0.06	0.03	74	0.02	0.03	66	0.06	0.04	75			
	Nonaccrual	0.49	0.62	47	0.17	0.23	44	0.52	0.28	80	0.51	0.34	77			
Construction and development	30–89 days past due	0.19	0.28	59	0.09	0.28	47	0.17	0.21	55	0.24	0.23	65			
	90+ days past due	0.03	0.01	88	0.13	0.02	93	0	0.02	31	0.06	0.03	79			
	Nonaccrual	0.32	0.41	66	0.07	0.20	46	0.20	0.19	66	0.25	0.24	64			
1–4 family	30–89 days past due	0.08	0.03	79	0.05	0.06	66	0.10	0.06	71	0.17	0.07	76			
	90+ days past due	0.03	0	93	0.04	0	92	0	0	43	0.02	0	86			
	Nonaccrual	0.07	0.03	84	0.01	0.02	64	0.03	0.02	73	0.03	0.03	70			
Other	30–89 days past due	0.10	0.22	57	0.03	0.20	46	0.07	0.13	52	0.06	0.13	54			
	90+ days past due	0	0	40	0.09	0.01	94	0	0.02	33	0.05	0.02	84			
	Nonaccrual	0.25	0.35	67	0.05	0.17	49	0.17	0.15	69	0.22	0.18	68			
Multifamily	30–89 days past due	0.02	0.09	49	0.02	0.08	52	0.03	0.10	52	0.20	0.07	84			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0.07	0.01	90			
	Nonaccrual	0	0.11	20	0.04	0.05	61	0.51	0.08	95	0.07	0.10	56			
Nonfarm non-residential	30–89 days past due	0.07	0.23	33	0.06	0.14	30	0.03	0.17	15	0.07	0.17	29			
	90+ days past due	0	0.02	60	0.05	0.03	75	0.03	0.03	70	0.05	0.04	72			
	Nonaccrual	0.59	0.80	48	0.21	0.28	45	0.59	0.30	78	0.63	0.38	77			
Owner Occupied	30–89 days past due	0.05	0.07	52	0.05	0.07	51	0.02	0.09	21	0.06	0.07	49			
	90+ days past due	0	0	71	0.05	0.01	83	0.01	0.01	71	0.03	0.02	75			
	Nonaccrual	0.42	0.27	72	0.16	0.16	59	0.37	0.17	80	0.45	0.21	83			
Other	30–89 days past due	0.02	0.14	35	0.01	0.07	27	0.01	0.07	30	0.01	0.09	28			
	90+ days past due	0	0.01	33	0	0.01	65	0.01	0.01	72	0.03	0.02	76			
	Nonaccrual	0.17	0.44	36	0.04	0.10	42	0.22	0.13	75	0.18	0.14	65			
Farmland	30–89 days past due	0.20	0.11	77	0.33	0.23	75	0.31	0.25	72	0.30	0.27	69			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	1.05	0.06	95			
	Nonaccrual	1.02	1.13	65	2.14	0.84	81	1.72	1.23	75	1.35	1.07	66			
Credit card	30–89 days past due	1.12	0.95	62	1.06	1.19	33	0.89	1.22	25	0.83	1.08	28			
	90+ days past due	0.81	0.63	61	0.90	0.78	54	0.58	0.73	42	0.53	0.75	38			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	42,588,000	42,320,000	10,666,000	11,803,000											
Retained earnings	21,909,000	19,806,000	18,118,000	16,259,000											
Accumulated other comprehensive income (AOCI)	716,000	-844,000	-1,715,000	-1,467,000											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	65,213,000	61,282,000	27,069,000	26,595,000											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	26,629,000	26,482,000	10,360,000	9,997,000											
Accumulated other comprehensive income-related adjustments	715,000	-843,000	-1,696,000	-1,453,000											
Other deductions from common equity tier 1 capital	0	0	0	0											
Subtotal:	37,869,000	35,643,000	18,405,000	18,051,000											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0											
Common equity tier 1 capital	37,869,000	35,643,000	18,405,000	18,051,000											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	8,048,000	5,102,000	3,053,000	3,053,000											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0											
Additional tier 1 capital before deductions	8,048,000	5,102,000	3,053,000	3,053,000											
Less: Additional tier 1 capital deductions	2,000	2,000	2,000	2,000											
Additional tier 1 capital	8,046,000	5,100,000	3,051,000	3,051,000											
Tier 1 Capital	45,915,000	40,743,000	21,456,000	21,102,000											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	6,174,000	5,240,000	2,277,000	2,454,000											
Non-qualifying capital instruments	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	2,924,000	1,889,000	1,651,000	1,609,000											
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0											
Tier 2 capital before deductions	9,098,000	7,129,000	3,928,000	4,063,000											
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	2,000	361,000	421,000	512,000											
Tier 2 capital	9,096,000	6,768,000	3,507,000	3,551,000											
Exited advanced approach tier 2 capital															
Total capital	55,011,000	47,511,000	24,963,000	24,653,000											
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	504,292,000	301,736,000	224,745,000	222,905,000											
Less: Deductions from common equity tier 1 capital	26,631,000	26,484,000	10,362,000	9,999,000											
Less: Other deductions	-947,000	-1,339,000	-1,489,000	-1,257,000											
Total assets for leverage ratio	478,608,000	276,591,000	215,872,000	214,163,000											
Total risk-weighted assets	379,152,620	376,056,130	181,260,420	177,216,640											
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	9.99	12.35	13	9.48	12.11	10	10.15	12.09	20	10.19	12.16	20			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	12.11	13.08	39	10.83	12.78	18	11.84	12.85	37	11.91	12.95	40			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	14.51	15.23	46	12.63	14.36	17	13.77	14.45	48	13.91	14.63	44			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	9.59	9.13	72	14.73	9.76	96	9.94	9.71	60	9.85	9.53	61			
Supplementary leverage ratio, advanced approaches HCs	8.65	8.72	63		7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		61,000			63,000			42,000			29,000					-3.17	21.59
Total property and casualty assets		61,000			63,000			42,000			29,000					-3.17	21.59
Reinsurance recoverables (P/C)		0			0			0			0						
Total life and health assets		0			0			0			0						
Reinsurance recoverables (L/H)		0			0			0			0						
Separate account assets (L/H)		0			0			0			0						
Total insurance underwriting equity		33,000			33,000			31,000			30,000					0.00	13.97
Total property and casualty equity		33,000			33,000			31,000			30,000					0.00	13.97
Total life and health equity		0			0			0			0						
Total insurance underwriting net income		2,000			2,000			1,000			0					0.00	-88.12
Total property and casualty		2,000			2,000			1,000			0					0.00	-88.12
Total life and health		0			0			0			0						
Claims and claims adjusted expense reserves (P/C)		34,000			26,000			23,000			23,000					30.77	80.90
Unearned premiums (P/C)		0			0			0			0						-100.00
Policyholder benefit and contractholder funds (L/H)		0			0			0			0						
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		2,158,000			2,031,000			1,816,000			1,754,000					6.25	35.13
Other insurance activities income		2,157,000			2,029,000			1,813,000			1,751,000					6.31	40.58
Insurance and reinsurance underwriting income		1,000			2,000			3,000			3,000					-50.00	-98.40
Premiums		1,000			2,000			3,000			3,000					-50.00	-98.40
Credit related insurance underwriting		0			0			0			0						
Other insurance underwriting		1,000			2,000			3,000			3,000					-50.00	-98.40
Insurance benefits, losses, expenses		12,000			9,000			8,000			9,000					33.33	-72.26
Net assets of insurance underwriting subsidiaries		61,000			63,000			42,000			29,000					-3.17	712.47
Life insurance assets		6,479,000			6,383,000			4,656,000			4,579,000					1.50	53.30
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	BHC	0.01	0	83	0.01	0.01	80	0.02	0.01	82	0.01	0.01	77				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	BHC	100	53.67	76	100	51.47	79	100	56.12	78	100	52.23	81				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	BHC	0	46.33	23	0	48.53	20	0	43.88	21	0	47.77	18				
Separate account assets (L/H) / Total life assets	BHC		11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	BHC	9.64	0.41	97	15.93	0.47	99	15.60	0.47	98	15.29	0.55	98				
Premium income / Insurance activities revenue	BHC	0.05	2.84	80	0.10	7.32	74	0.17	4.86	74	0.17	4.64	70				
Credit related premium income / Total premium income	BHC	0	38.23	29	0	34.91	29	0	44.54	25	0	43.04	25				
Other premium income / Total premium income	BHC	100	61.77	70	100	65.09	70	100	55.46	75	100	56.96	74				
Insurance underwriting net income / Consolidated net income	BHC	0.04	0.03	87	0.06	0.08	82	0.03	0.08	81	0	0.04	43				
Insurance net income (P/C) / Equity (P/C)	BHC	6.06	15.59	42	6.06	19.86	28	3.23	15.64	39	0	5.74	26				
Insurance net income (L/H) / Equity (L/H)	BHC		3.62			5.13			1.99				-2.99				
Insurance benefits, losses, expenses / Insurance premiums	BHC	1,200	447.82	86	450	233.61	85	266.67	160.49	80	300	127.33	85				
Reinsurance recovery (P/C) / Total assets (P/C)	BHC	0	0.07	47	0	0.15	42	0	0.17	43	0	0.48	36				
Reinsurance recovery (L/H) / Total assets (L/H)	BHC		0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	BHC	0.01	0	90	0.01	0	88	0.02	0	89	0.01	0	86				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	BHC	12.52	11.03	54	15.09	11.51	66	20.23	10.22	80	20.27	9.84	79				
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)			4,325,000			4,623,000			1,013,000			845,000					
Net assets of broker-dealer subsidiaries / Consolidated assets		0.85	0.75	88	0.98	1.39	84	0.45	1.79	82	0.38	1.54	78				

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	1,966,000	1,898,000	720,000	547,000	
Real estate loans.....	53,000	29,000	27,000	13,000	
Commercial and industrial loans	1,913,000	1,867,000	693,000	534,000	
Loans to depository institutions and other banks acceptances	0	2,000	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	6,000	6,000	1,000	1,000	
Interest-bearing bank balances	52,000	59,000	39,000	25,000	
Total selected foreign assets	2,024,000	1,963,000	760,000	573,000	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0.66	0.87	68	1.65	1.25	68	1.95	1.17	68	2.22	1.08	74			
Cost: Interest-bearing deposits.....		0.42		2.20	1.19	86	1.81	0.97	84	1.05	0.51	90			
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans	0.63	0.64	77	0.11	0.29	25	0.14	1.53	28		2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	3.58	-2.40	67	163.61	22.48	90	31.63	7.24	79	30.63	21.19	77			
Total selected assets.....	3.11	2.04	53	158.29	12.40	91	32.64	3.24	85	32.91	21.86	76			
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		31,116,000	37,071,000	17,143,000	17,326,000		-16.06	66.85
1–4 family residential loans		28,294,000	35,382,000	17,143,000	17,326,000		-20.03	52.58
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			-100.00
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		2,822,000	1,689,000	0	0			67.08
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		65,000	24,000	0	0			170.83
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Securitization activities.....		6.11	7.84	7.60		7.82		
1–4 family residential loans		5.56	7.48	7.60		7.82		
Home equity lines		0	0	0		0		
Credit card receivables.....		0	0	0		0		
Auto loans.....		0	0	0		0		
Commercial and Industrial loans		0	0	0		0		
All other loans and leases.....		0.55	0.36	0		0		
Asset-backed commercial paper conduits.....		0	0	0		0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		
Liquidity commitments provided to conduit structures		0	0	0		0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		23.80	27.94	30.04		29.74		
1–4 family residential loans		3.87	4.41	4.95		5.35		
Home equity lines		1.06	1.20	1.34		1.27		
Credit card receivables.....		16	15.06	11.06		10.89		
Auto loans and other consumer loans.....		22.06	21.12	18.30		16.84		
Commercial and industrial loans		33.21	30.29	34.31		35.91		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0				
1–4 family residential loans.....	0	0	0				
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....	0	0					
Unused commitments to provide liquidity (servicer advance).....	0.21	0.06	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0			
Total retained credit exposure and asset sale credit exposure	6.15	7.31	8.91	8.07			
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	356,000	620,000	544,000	680,000		-42.58	-47.56
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			-100.00
Commcial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30–89 days past due securitized assets.....	356,000	620,000	544,000	680,000		-42.58	-47.74
90+ Days Past Due Securitized Assets							
1–4 family residential loans	57,000	49,000	58,000	66,000		16.33	-84.46
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			-100.00
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	7,000	0	0			
Total 90+ days past due securitized assets	57,000	56,000	58,000	66,000		1.79	-84.47
Total past due securitized assets.....	413,000	676,000	602,000	746,000		-38.91	-60.60
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			-100.00
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0			-100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.26	1.75	3.17	3.92	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0			
Total 30–89 days past due securitized assets	1.14	1.67	3.17	3.92	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.20	0.14	0.34	0.38	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0.41			
Total 90+ days past due securitized assets	0.18	0.15	0.34	0.38	
Total past due securitized assets percent of securitized assets	1.33	1.82	3.51	4.31	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0			
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.43	1.26	2.04	2.43	
Home equity lines	0.41	0.66	0.53	0.53	
Credit card receivables	1.12	1.06	0.89	0.83	
Commercial and industrial loans	0.09	0.11	0.11	0.14	
All other loans and leases	0.78	0.90	0.62	0.62	
Total managed loans past due 30–89 days	0.77	0.83	0.95	1.08	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.12	0.83	0.96	1.14	
Home equity lines	0.05	0.05	0.10	0.10	
Credit card receivables	0.81	0.90	0.58	0.53	
Commercial and industrial loans	0.01	0.03	0	0.02	
All other loans and leases	0.68	0.76	0.02	0.05	
Total managed loans past due 90+ days	0.61	0.60	0.31	0.38	
Total Past Due Managed Assets	1.39	1.42	1.27	1.46	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.06	0.02	0.03	0.09	
Home equity lines	-0.01	0.02	0.10	0.12	
Credit card receivables	3.51	1.74	2.14	2.09	
Commercial and industrial loans	0.30	0.10	0.17	0.21	
All other loans and leases	0.44	0.30	0.53	0.51	
Net Losses on Managed Assets Percent of Total Managed Assets	0.33	0.18	0.31	0.33	

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	2,874,000	1,744,000	2,909,000	2,007,000		64.79	76.33
Dividends	2,800,000	1,650,000	2,825,000	1,950,000		69.70	75.00
Interest	23,000	64,000	61,000	31,000		-64.06	471.00
Management and service fees	51,000	26,000	23,000	26,000		96.15	163.48
Other income	0	4,000	0	0		-100.00	-100.00
Income from nonbank subsidiaries	101,000	158,000	227,000	95,000		-36.08	-77.64
Dividends	5,000	35,000	147,000	40,000		-85.71	-98.78
Interest	89,000	121,000	78,000	53,000		-26.45	128.43
Management and service fees	7,000	2,000	2,000	2,000		250.00	216.31
Other income	0	0	0	0			
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	2,975,000	1,902,000	3,136,000	2,102,000		56.41	42.92
Securities gains (losses)	0	0	2,000	0			-100.00
Other operating income	8,000	-3,000	5,000	2,000			149.22
Total operating income	2,983,000	1,899,000	3,143,000	2,104,000		57.08	43.08
Operating Expenses							
Personnel expenses	21,000	6,000	9,000	8,000		250.00	131.61
Interest expense	319,000	474,000	364,000	227,000		-32.70	86.18
Other expenses	167,000	245,000	73,000	75,000		-31.84	76.68
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	507,000	725,000	446,000	310,000		-30.07	84.41
Income (loss) before taxes	2,480,000	1,177,000	2,697,000	1,794,000		110.71	37.02
Applicable income taxes (credit)	-56,000	-92,000	-52,000	-63,000			
Extraordinary items				0			
Income before undistributed income of subsidiaries	2,536,000	1,269,000	2,749,000	1,857,000		99.84	37.05
Equity in undistributed income of subsidiaries	1,946,000	1,955,000	488,000	537,000		-0.46	732.81
Bank subsidiaries	1,328,000	1,737,000	408,000	455,000		-23.55	192.39
Nonbank subsidiaries	618,000	218,000	80,000	82,000		183.49	
Subsidiary holding companies	0	0	0	0			
Net income (loss)	4,482,000	3,224,000	3,237,000	2,394,000		39.02	115.06
Memoranda							
Bank net income	4,128,000	3,387,000	3,233,000	2,405,000		21.88	100.95
Nonbank net income	623,000	253,000	227,000	122,000		146.25	227.75
Subsidiary holding companies' net income	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
			% of Total Assets		1-Year	5-Year							
Assets													
Investment in bank subsidiaries		68,077,000	75.12	65,382,000	75.89	30,621,000	69.56	30,253,000			4.12	163.98	
Common and preferred stock		65,536,000	72.32	64,032,000	74.32	28,013,000	63.63	27,799,000			2.35	154.13	
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		2,450,000	2.70	1,266,000	1.47	2,600,000	5.91	2,450,000			93.52		
Other receivables		91,000	0.10	84,000	0.10	8,000	0.02	4,000			8.33	131784.06	
Investment in nonbank subsidiaries		8,030,000	8.86	7,591,000	8.81	5,986,000	13.60	5,037,000			5.78	91.77	
Common and preferred stock		4,296,000	4.74	3,856,000	4.48	1,497,000	3.40	1,373,000			11.41	290.07	
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		3,722,000	4.11	3,710,000	4.31	4,480,000	10.18	3,657,000			0.32	20.81	
Other receivables		12,000	0.01	25,000	0.03	9,000	0.02	7,000			-52.00	130.99	
Investment in subsidiary holding companies		0	0	0	0	0	0	0					
Common and preferred stock		0		0		0		0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0		0		0		0					
Other receivables		0		0		0		0					
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0					
Securities		82,000	0.09	309,000	0.36	132,000	0.30	134,000			-73.46	-34.99	
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		14,079,000	15.54	12,367,000	14.35	7,159,000	16.26	6,314,000			13.84	87.93	
Cash and due from unrelated depository institution		43,000	0.05	25,000	0.03	73,000	0.17	64,000			72.00		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0					
Intangible assets		0	0	0	0	0	0	17,000			-100.00		
Other assets		313,000	0.35	483,000	0.56	52,000	0.12	49,000			-35.20	61.49	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		90,624,000	100.00	86,157,000	100.00	44,023,000	100.00	41,868,000			5.18	139.72	
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		5,002,000	5.52	2,348,000	2.73	1,645,000	3.74	1,007,000			113.03	211.12	
Borrowings with maturity over 1 year		12,612,000	13.92	14,442,000	16.76	11,164,000	25.36	10,110,000			-12.67	70.92	
Subordinated notes and debentures		1,282,000	1.41	1,227,000	1.42	903,000	2.05	933,000			4.48	-7.25	
Other liabilities		194,000	0.21	951,000	1.10	188,000	0.43	169,000			-79.60	87.20	
Balance due to subsidiaries and related institutions		727,000	0.80	805,000	0.93	1,000	0	1,000			-9.69	2526.16	
Total liabilities		19,817,000	21.87	19,773,000	22.95	13,901,000	31.58	12,220,000			0.22	88.74	
Equity Capital		70,807,000	78.13	66,384,000	77.05	30,122,000	68.42	29,648,000			6.66	159.32	
Perpetual preferred stock (income surplus)		8,048,000	8.88	5,102,000	5.92	3,053,000	6.94	3,053,000			57.74	209.24	
Common stock		6,745,000	7.44	6,711,000	7.79	3,817,000	8.67	3,910,000			0.51	72.87	
Common surplus		35,843,000	39.55	35,609,000	41.33	6,849,000	15.56	7,893,000			0.66	328.48	
Retained earnings		19,455,000	21.47	19,806,000	22.99	18,118,000	41.16	16,259,000			-1.77	44.50	
Accumulated other comprehensive income		716,000	0.79	-844,000	-0.98	-1,715,000	-3.90	-1,467,000					
Other equity capital components		0	0	0	0	0	0	0					
Total liabilities and equity capital		90,624,000	100.00	86,157,000	100.00	44,023,000	100.00	41,868,000			5.18	139.72	
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		615,000	0.68	716,000	0.83	0	0	0			-14.11	5808.92	
Notes payable to subsidiaries that issued TPS		615,000	0.68	611,000	0.71	0	0	0			0.65	5808.92	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		17,000	0.02	7,000	0.01	605,000	1.37	0			142.86	-69.09	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	6.60	7.29	37	9.48	9.68	46	10.90	10.40	55	7.99	7.61	55			
Bank net income / Average equity investment in banks	6.38	7.45	36	9.39	10.51	44	11.58	11.19	59	8.47	8.74	57			
Nonbank net income / Average equity investment in nonbanks	15.92	9.75	72	12.36	7.89	70	15.87	7.10	79	9.21	4.73	69			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	92.10	88.16	22	105.06	82.22	67	99.88	82.56	35	100.46	80.64	46			
Nonbank net income / Parent net income	13.90	3.59	85	7.85	5.93	77	7.01	3.78	82	5.10	7.76	72			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	27.99	20.06	76	29.79	20.43	73	46.15	20.88	84	41.22	19.94	86			
Total debt / Equity capital	26.69	14.41	79	27.14	14.31	76	45.52	14.69	86	40.64	13.95	86			
Total debt + notes payable to subs that issued TPS / Equity capital	27.56	16.67	78	28.06	16.36	76	45.52	17.10	86	40.64	16.10	86			
Total debt + Loans guaranteed for affiliate / Equity capital	26.69	14.68	79	27.14	14.56	76	45.52	15.14	86	40.64	14.35	86			
Total debt / Equity capital – excess over fair value	26.69	14.52	79	27.14	14.51	76	45.52	14.81	86	40.64	14.10	85			
Long-term debt / Equity capital	19.62	13.56	77	23.60	13.04	75	40.06	13.37	84	37.25	12.69	86			
Short-term debt / Equity capital	7.06	0.77	91	3.54	1.02	80	5.46	1.14	87	3.40	1.07	85			
Current portion of long-term debt / Equity capital	0.02	0.06	85	0.01	0.05	84	2.01	0.14	92	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	40.26	34.67	53	44.56	28.44	67	61.96	28.63	79	52.07	26.93	75			
Double Leverage															
Equity investment in subs / Equity capital	98.62	102.81	24	102.27	103.22	48	97.97	103.10	19	98.39	102.10	26			
Total investment in subs / Equity capital	107.49	110.16	63	109.93	111.07	67	121.53	112.48	78	119.03	111.30	79			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.22	0.47	23	0.47	0.36	59	-0.19	0.35	20	-0.20	0.52	26			
Equity investment in subs – equity cap / Net income-div (X)		1.82		0.87	1.22	46		1.22			2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	94.12	136.59	23	89.37	177.68	16	175.27	162.34	55	145.67	141.81	60			
Cash from ops + noncash items + op expense / Op expense + dividend	72.46	147.24	11	95.24	190.27	13	173.74	174.91	54	145.67	148.20	57			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	134.10	134.08	61	187.33	116.34	89	130.31	103.19	77	80.74	92.33	32			
Pretax operating income + interest expense / Interest expense	877.43	2,016.32	44	348.31	1,968.54	21	840.93	2,898.75	41	890.31	1,909.25	52			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	844.74	1,539.23	48	347.79	1,632.83	18	840.93	1,369.37	39	890.31	1,547.94	50			
Dividends + interest from subsidiaries / Interest expense + dividends	95.83	150.43	23	94.49	210.80	15	178.59	188.90	49	147.51	172.51	49			
Fees + other income from subsidiaries / Salary + other expenses	30.85	13.95	76	12.75	16.52	65	30.49	16.08	73	33.73	16.39	73			
Net income / Current part of long-term debt + preferred dividends (X)	14.09	35.64	43	15.88	57.11	33	4.16	33.93	10	13.76	24.63	35			
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.84	3.85	89	14.79	2.64	93	18.66	2.61	97	16.38	3.24	95			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	2.56	2.66	81	2.87	5.62	76	2.96	5.50	76	2.55	5.68	73			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0.01	0.08	79	0.02	0.19	74	0.03	0.21	77	0.02	0.13	77			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	107.45	81.10	80	118.60	57.84	88	50.13	57.26	50	63.49	68.72	48			
Dividends declared / Net income	60.80	42.29	76	46.68	33.08	75	42.57	27.33	79	49.25	31.29	79			
Net income – dividends / Average equity.....	2.59	4.14	31	5.05	6.46	29	6.26	7.33	38	4.06	5.03	36			
Percent of Dividends Paid															
Dividends from bank subsidiaries	102.75	132.17	37	109.63	178.13	32	205.01	157.73	61	165.39	130.71	67			
Dividends from nonbank subsidiaries	0.18	3.41	58	2.33	7.53	64	10.67	7.13	82	3.39	12.57	66			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	102.94	174.85	25	111.96	260.40	20	215.67	215.26	57	168.79	196.35	54			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	67.83	60.28	56	48.72	66.55	31	87.38	60.71	80	81.08	59	74			
Interest income from bank subsidiaries.....	0.56	0.36	78	1.89	0.54	84	1.89	0.52	84	1.29	0.76	73			
Management and service fees from bank subsidiaries	1.24	1.47	78	0.77	1.55	75	0.71	1.88	74	1.08	2.98	70			
Other income from bank subsidiaries.....	0	0	46	0.12	0	95	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	69.62	62.88	55	51.49	69.36	31	89.98	63.43	74	83.45	62.82	71			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0.80	56.39	33	13.83	82.95	36	64.76	51.40	55	32.79	102.35	46			
Interest income from nonbank subsidiaries.....	14.29	7.38	82	47.83	20.25	79	34.36	18.56	80	43.44	8.11	89			
Management and service fees from nonbank subsidiaries	1.12	0.86	83	0.79	1.92	80	0.88	2.96	82	1.64	0.85	87			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries	16.21	79.84	32	62.45	150.41	32	100	99.33	59	77.87	165.35	47			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	93.87	69.76	52	86.89	67.32	41	89.88	65.18	48	92.68	59.17	66			
Interest income from bank subsidiaries.....	0.77	0.63	76	3.37	0.80	86	1.94	0.92	79	1.47	0.94	75			
Management and service fees from bank subsidiaries	1.71	1.87	78	1.37	1.81	77	0.73	2.01	75	1.24	2.17	73			
Other income from bank subsidiaries.....	0	0.04	45	0.21	0.03	90	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	96.35	82.20	43	91.84	78.80	34	92.55	74.20	39	95.39	69.23	51			
Dividends from nonbank subsidiaries	0.17	1.95	60	1.84	2.65	68	4.68	2.57	81	1.90	2.65	71			
Interest income from nonbank subsidiaries.....	2.98	0.73	90	6.37	1.19	90	2.48	2.32	84	2.52	2.79	81			
Management and service fees from nonbank subsidiaries	0.23	0.02	92	0.11	0.06	88	0.06	0.03	88	0.10	0.07	88			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	3.39	4.70	72	8.32	7.29	78	7.22	7.64	74	4.52	9.99	62			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....	12.30	135.13	25	30.49	83.37	51	0	87.87	16	0	83.68	15			
Loans and advances from subsidiaries / Total debt	3.25	27.08	34	3.97	28.33	36	0	26.53	12	0	39.18	14			